



## INSTRUCTION CIRCULAR

NO. P/INST/2018/205

December 3, 2018

**Re: ADDENDUM - SCHEDULE OF BANK CHARGES (SOBC) FOR THE PERIOD  
FROM 01.01.2019 TO 30.06.2019**

**To: The Managers, All Pakistan Branches.**

**From: Business Policies & Procedures, Global Operations**

We would like to draw the attention of branches to HOK Circular No. P/INST/2018/203 dated November 27, 2018 where SOBC for the period from 01.01.2019 to 30.06.2019 was attached.

In terms of the recently issued State Bank of Pakistan's PSD Circular No. 09 of 2018 dated November 28, 2018, SBP has advised banks as under:

**"With effect from January 01, 2019 to send free of cost transaction alerts to their customers through both SMS and email (where email IDs are available) for all international and domestic digital transactions including but not limited to ATM, POS and Internet Banking."**

In light of the above SBP instruction, the charges on SMS Alert for Debit / Credit Cards are amended as under:

Part H		CONSUMER FINANCES			
4		HBL Credit Cards	HBL CreditCard	HBL FuelSaver	HBL Qatar Airways Credit Card
	u	SMS Alert Charges	Free	Free	Free
Part M		HBL Debit Card (ATM Card)			
I	i	SMS Alert Charges	Free		

All branches are advised to attach the Addendum-SOBC with the above referred original Circular.

**MUNIB SHAH  
HEAD-BUSINESS POLICIES & PROCEDURES**

**NASSIR SALIM  
HEAD - GLOBAL OPERATIONS**